

**UNITED STATES BANKRUPTCY COURT**Northern District of West Virginia

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Case No.: 3:18-bk-01134

Chapter: 7

Judge: Patrick M. Flatley

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kyle W. Middlemiss  
203 Duncan Field Lane  
Charles Town, WV 25414

Social Security / Individual Taxpayer ID No.:

xxx-xx-9895

Employer Tax ID / Other Nos.:

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**STATEMENT OF PRESUMED ABUSE**

As required by 11 U.S.C. Sec. 704(b)(1)(A), the United States Trustee has reviewed the materials filed by the debtor(s). Having considered these materials in reference to the criteria set forth in 11 U.S.C. Sec. 707(b)(2)(A), and, pursuant to 11 U.S.C. Sec. 704(b)(2), the United States Trustee has determined that: (1) the debtor's(s') case should be presumed to be an abuse under section 707(b); and (2) the product of the debtor's current monthly income, multiplied by 12, is not less than the requirements specified in section 704(b)(2)(A) or (B). As required by 11 U.S.C. Sec. 704(b)(2) the United States Trustee shall, not later than 30 days after the date of this Statement's filing, either file a motion to dismiss or convert under section 707(b) or file a statement setting forth the reasons the United States Trustee does not consider such a motion to be appropriate. Debtor(s) may rebut the presumption of abuse only if special circumstances can be demonstrated as set forth in 11 U.S.C. Sec. 707(b)(2)(B). Filed by U.S. Trustee United States Trustee. (United States Trustee)

Dated: 2/25/19

United States Trustee

In re:  
Kyle W. Middlemiss  
Debtor

Case No. 18-01134-pmf  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0424-3

User: jrm  
Form ID: ntcabuse

Page 1 of 1  
Total Noticed: 22

Date Rcvd: Feb 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2019.

db  
1579635 ++Kyle W. Middlemiss, 203 Duncan Field Lane, Charles Town, WV 25414-3704  
++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,  
El Paso, TX 79998)  
1579636 ++Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
1579638 ++Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
1579639 ++Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
1579640 ++Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,  
St Louis, MO 63179-0034  
1579641 ++Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
Saint Louis, MO 63179-0040  
1579645 ++Glelsi/key Bank, Po Box 7860, Madison, WI 53707-7860  
1579646 ++Hsbc Bank, Hsbc Card Srvs/Attn: Bankruptcy, Po Box 4215, Buffolo, NY 14240-4215  
1579648 ++Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
1579649 ++Mut Of Omaha Bk/grnsky, 1797 Ne Expressway, Atlanta, GA 30329-7803  
1579652 ++Sara Middlemiss, 203 Duncan Field, Bakerton, WV 25410  
1579653 ++Sara Middlemiss, 203 Duncan Field Lane, Charles Town, WV 25414-3704  
1579654 ++Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799  
1579655 ++Svcd By Clfs, 6150 Omnipark Drive, Mobile, AL 36609-5195

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

1579637 ++E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 25 2019 19:35:11 Capital One,  
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
1579642 ++E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 25 2019 19:26:33 Comenitycapital/gmstop,  
Attn: Bankruptcy Dept, Po Box 183003, Columbus, OH 43218-3003  
1579643 ++E-mail/Text: mrdiscen@discover.com Feb 25 2019 19:26:27 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
1579644 ++E-mail/Text: collections@efirstflight.com Feb 25 2019 19:26:33 First Flight Fed Cr Un,  
1232 E Main St, Havelock, NC 28532-2405  
1579647 ++E-mail/Text: bncnotices@becket-lee.com Feb 25 2019 19:26:27 Kohls/Capital One,  
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
1579650 ++E-mail/Text: electronicbkydocs@nelnet.net Feb 25 2019 19:26:36 Nelnet Loans, Attn: Claims,  
Po Box 82505, Lincoln, NE 68501-2505  
1579656 ++E-mail/PDF: gecsed@recoverycorp.com Feb 25 2019 19:35:10 Synchrony Bank/Gap,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

1579651 Prius Payment

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 27, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2019 at the address(es) listed below:

Aaron C. Amore amorewt@gmail.com, aca@trustesolutions.net;jackiewvt@gmail.com;annwvt@gmail.com  
David P. Skillman on behalf of Debtor Kyle W. Middlemiss dhostler@bottnerskillman.com  
United States Trustee ustregion04.ct.ecf@usdoj.gov

TOTAL: 3